

LIFE INSURANCE PREMIUMS

BASIC LIFE INSURANCE COVERAGE	2012 EMPLOYEE COST PER MONTH
<p style="text-align: center;"><u>Full-time Employees</u></p> <p>Union = \$30,000 Admin Salary = 1X annual salary rounded to the next thousand</p>	\$0.00
<p style="text-align: center;"><u>Part-time Employees</u></p>	
Part-time 85% pro-rated	\$1.08
Part-time 80% pro-rated	\$1.44
Part-time 65% pro-rated	\$2.52
Part-time 50% pro-rated	\$3.60
Part-time 45% pro-rated	\$3.96

OPTIONAL LIFE COVERAGE	2012 EMPLOYEE COST PER MONTH
<p>Spouse/Dependent Life Insurance – New Plan</p> <ul style="list-style-type: none"> \$20,000 Spouse guaranteed, with option of additional \$30,000 applied through underwriting & \$10,000 guaranteed each dependent child(ren). <p><i>If spouse approved for additional \$30,000, there is no premium increase.</i></p>	\$6.09
<p>Additional Employee Life Insurance of \$20,000</p> <ul style="list-style-type: none"> \$20,000 on employee only 	\$5.60

These rates reflect 2010 premiums and are subject to change.